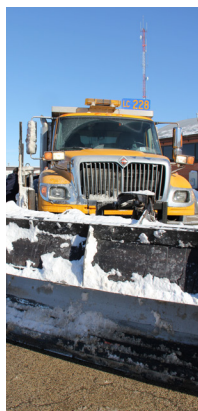
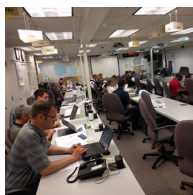


# Lake County Employee Benefits



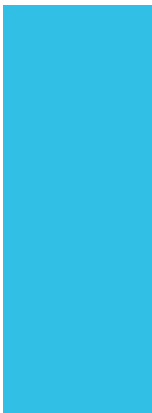
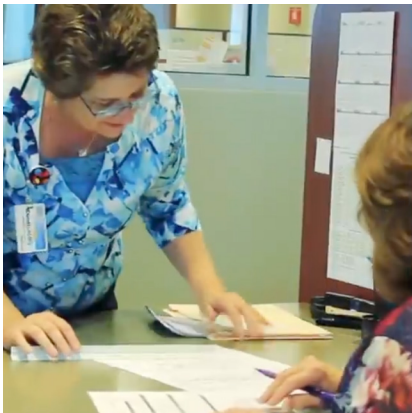
LakeCounty



When you become a Lake County employee, you will be helping to provide our county residents, business owners, and visitors with exceptional services that promote a safe and healthy community while enhancing economic vitality.

In return, Lake County will offer you an exceptional benefits package. Your health, your future, your family, and your professional development matter to you, and to us.

*What benefits you, benefits us.*



# Benefits Overview

## HEALTH INSURANCE

Your health and well-being are important to us. As an employee, you can choose from a variety of plans, including medical, dental and vision.

## WORK-LIFE BALANCE

We understand that a healthy work-life balance is essential to employee satisfaction and productivity. In addition to ample paid holidays, vacation time, sick and personal leave, we offer an employee assistance program and an employee wellness program.

## A SECURE FUTURE

We don't want uncertainty about your future keeping you up at night. Lake County offers you several ways to save for your retirement. Additionally, employees can take advantage of life insurance coverage for themselves and dependents and enroll in a State of Illinois 529 college savings plan for their children.

## PROFESSIONAL GROWTH AND DEVELOPMENT

Your career development is important to us, and your skills and knowledge are vital to Lake County's success. We provide our employees with training in a variety of areas, allowing you to enhance your skills and advance your career. We also offer a tuition reimbursement program.

## ... AND MORE

As a county employee, you will have access to a wide array of employee discount opportunities, including the opportunity to purchase discounted home, auto and pet insurance.

*\*Full-time regular employees are eligible for all benefits. Part-time regular employees are eligible for some benefits based on number of hours worked. Temporary and seasonal employees are generally not eligible for benefits.*



# Health Insurance

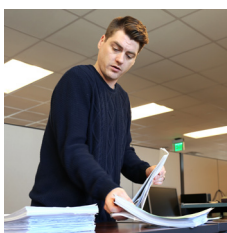
## Medical

As a new employee, you can choose from two types of medical plans offered through Blue Cross Blue Shield of Illinois.

Our **Consumer-Driven Health Plan** allows you to choose where you go for medical care, without requiring a referral from a primary care physician. While this plan has higher out-of-pocket costs than the HMO's described below, it comes with a Health Savings Account (HSA). Lake County currently contributes money to your HSA, which you can use to offset the higher deductible or pay for other qualified medical expenses, including prescription drugs, dental and vision care. You also have the option of contributing additional dollars to the HSA.

Our **Health Maintenance Organization (HMO)** plans have lower out-of-pocket costs than the CDHP, and all non-emergency medical care is coordinated by your primary care physician who is part of an HMO medical group. Employees who choose an HMO can also set up a Flexible Spending Account to offset eligible out-of-pocket expenditures.

Both plans use OptumRX, Lake County's pharmacy benefit manager. Prescriptions are available through home delivery or retail pharmacy.





## Dental

Our dental insurance plan offers an extensive choice of in-network providers to help minimize your out-of-pocket costs. Additionally, employees may carry over an eligible portion of the unused annual maximum to the next year, providing the ability to plan for more expensive dental procedures.

## Vision

Choose between two plans—basic or enhanced. Both offer an extensive network of retail providers for eye exams, glasses, contacts and more.

## Medical Opt-Out Payment

Full-time regular employees who can show proof of qualified medical coverage through another source (other than Lake County, public aid, or union insurance paid by Lake County) can elect to opt out of medical insurance and receive up to \$1,500 annually.

## Flexible Spending Account

Eligible employees can choose to have pre-tax dollars set aside from their paycheck to use for reimbursement of out-of-pocket health care expenses (HMO only) and/or dependent care expenses.



# Work-Life Balance

We understand that a healthy work-life balance is essential to employee satisfaction and productivity. We offer ample paid holidays, vacation time, sick and personal leave, as well as an employee assistance program and an employee wellness program.

## Paid Holidays\*

Full-time and part-time employees receive 13 paid holidays per year, including eight fixed holidays when all county government offices are closed, and five floating holidays.

### Fixed Holidays

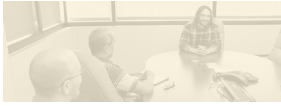
- New Year's Day
- Memorial Day
- Fourth of July
- Labor Day
- Thanksgiving Day
- Friday after Thanksgiving
- Christmas Eve
- Christmas Day

### Floating Holidays

- Martin Luther King, Jr. Day
- Lincoln's Birthday
- Friday before Easter
- Columbus Day
- Veteran's Day

*\*Holidays may vary depending on county department.*





## Annual Paid Vacation\*

- First five years of service: Two weeks
- Six to 12 years of service: Three weeks
- 13 years of service or more: Four weeks

\*pro-rated for eligible part-time employees

## Paid Sick and Personal Leave

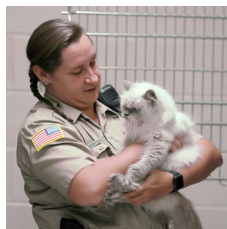
Full-time regular employees accrue one sick day for each month worked. Part-time employees who work 20 hours a week or more will accrue sick time on a pro-rated basis. Additionally, every full-time county employee receives three days of personal leave each year to use at their discretion (pro-rated based on date of hire).

## Employee Assistance Program

The Employee Assistance Program (EAP) provides free, confidential assistance and referrals for a wide range of personal and family issues. This includes help with stress management, depression, alcohol and other substance abuse, childcare and eldercare resources, financial and legal issues, and more.

## Employee Wellness

Lake County cares about your health, and it's important to us to provide you with the tools you need to meet your health goals. Our holistic wellness program focuses on overall employee well-being and engaging in healthy lifestyles.



# *A Secure Future*

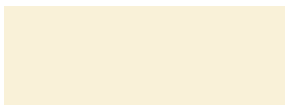
Lake County cares about your future financial security. We offer outstanding options for you to save for retirement, obtain life insurance, and save for your children's college education.

## **IMRF Pension Plan**

Eligible Lake County employees who work at least 19.2 hours a week are automatically enrolled in the Illinois Municipal Retirement Fund (IMRF), the second largest fully-funded pension system in Illinois. Most county employees participate in the regular IMRF plan. Sheriff's deputies participate in the IMRF Sheriff's Law Enforcement Personnel (SLEP) plan. In both plans, the employee contributes a fixed percentage of their pre-tax earnings (4.5% for IMRF, and 7.5% for SLEP), and the County makes a larger contribution (about 11% for IMRF, and about 25% for SLEP). In return, IMRF provides retirement, disability and death benefits for Lake County employees. See [www.imrf.org](http://www.imrf.org) for more details.







## Retirement Savings Plan

Lake County employees also have the option of participating in a voluntary Deferred Compensation (457) plan administered by Nationwide Retirement Solutions.

## Life Insurance

All full-time regular employees automatically receive life insurance equal to the amount of their annual salary, and may choose to purchase additional coverage for themselves, their spouse, and their dependent children. All IMRF-eligible employees may also purchase voluntary life insurance through the National Conference on Public Employee Retirement Systems.

## Bright Start College Savings Plan

Bright Start is a Section 529 education savings program created and administered by the State of Illinois. It allows you to save money toward your future student's education in a Bright Start account. Earnings are tax-free. When it's time for your student to go to college, you can use the funds to pay for qualified expenses at most colleges and universities, whether in-state, out-of-state or abroad.



# *Professional Growth*

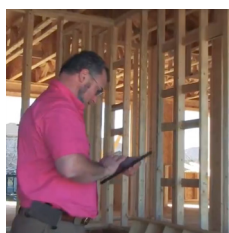
Your career development is important to us, and your skills and knowledge are critical to Lake County's success. We provide our employees with in-house training and classes in a variety of areas, allowing you to enhance your skills and progress to where you want to be in your career.

## Technology Training

Whether you are looking to hone your keyboarding skills, learn a new software program, or take your knowledge to an advanced level, Lake County provides you with the resources you need to learn. Employees can sign up for in-person classes, or enjoy free access to lynda.com, an online training program that provides video tutorials on hundreds of software programs.

## Tuition Assistance

Full-time employees who have worked for the county at least 12 months may apply for tuition reimbursement of up to \$2,000 per year for courses that are related to the employee's job duties or for a foreseeable future position.





# *Other Benefits*

## Employee Discounts

As a county employee, you will have access to a wide array of employee discount opportunities, including:

- Home and Auto Insurance from MetLife
- Pet Insurance from Nationwide
- Access to BenefitHub, which offers employee discounts on thousands of retail goods, services and entertainment

## Transit Benefit

Lake County partners with Take Care by WageWorks so employees can set aside pre-tax dollars to cover the cost of work-related public transportation and/or parking.

## Accident, Critical Illness, Hospital Protection Insurance

Employees may purchase group coverage through Aflac, which pays cash benefits directly to you if you have a qualifying illness or injury. You can use the cash to help cover expenses that major medical does not—like mortgage, groceries, etc.

## Student Loan Forgiveness

Full-time Lake County employees may qualify for the federally administered Public Service Loan Forgiveness Program. Contact the U.S. Department of Education Federal Student Aid office for more information.



**EXCEPTIONAL  
SERVICES**

**OPERATIONAL  
EXCELLENCE**



**ENVIRONMENTAL  
STEWARDSHIP**



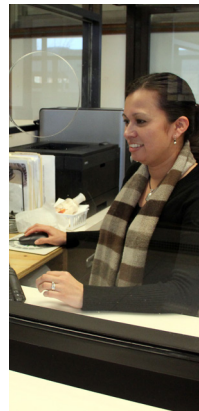
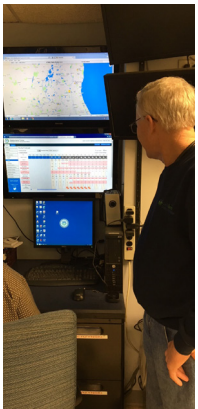
### ***Our Mission -***

**Deliver exceptional,  
financially  
sustainable services  
that promote a  
safe and healthy  
community while  
enhancing economic  
vitality**

**LEADERSHIP**



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[www.lakecountyil.gov](http://www.lakecountyil.gov)**



**FISCAL  
RESPONSIBILITY**